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Do-it-yourself guide



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Submitted: 11/29/2006 3:11:09 AM
Modified: 12/8/2006 1:45:46 PM

Category:
Business Consulting

Gw Equity, Citibank, Citigroup, Citi Commerce Solutions Big company Wasting Small Companies Time & Money New York New York *Consumer Comment ..Due Diligence

Company

Gw Equity, Citibank,citigroup,citi Commerce Solutions

Address:

**399 Park Ave.
New York New York 10043
U.S.A.**

Phone Number:
212-559-1000

Fax:

EXHIBIT

tabbles

7

I was contacted by GW Equity an investment banking firm that maintained that they were the largest M&A Firm in the country. They assured me that a research team had qualified my company and that they had some investors that were specifically interested in my company and asked if I might be interested in selling off all or a portion of my company. I told them that ? everything was for sale fro a price and that I was listening.?

They told me that they had 1600 Fortune 500 Companies that were in their back pocket and that they could sell any company if the business owner could get his figures straight and represent the companies ?Value correctly? or something. It was a sellers market but this opportunity would only last as long as the interest was there.

Incidentally, they also had two experts that happened to be in my area and if I

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- SaveRx
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Rip-off Report Corporate
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Satisfaction Program; ED
Magedson, Founder Rip-
off Report explains how
this program works to
benefit consumers &
businesses

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understood this was the most important sale my business would ever transact that I should drop everything and go to this seminar. I did drop everything and went.

Around noon, after explaining that what I was attempting to do was impossible without them, they told me that the simple retainer would cost me \$29,000. I already have an evaluation of what my company is worth through a company that is immensely more credible than this GW Equity place so I did not even need that. What's more there was NO discussion about these ?interested? investors and the only way I could find that out was to go ahead and pay them the \$29k so they could get started? Get started on what? I thought they already had interested investors, so what would be the big deal? They also assured me that ?By law? they could not guarantee the sale of my company no matter how much I paid them. So I got took. That I can take.

But what I cant take is the fact that this seminar cost me an entire day (Approx \$5,000) that I wasted and that I cannot get back. I don't know who to sue, but you bet your backside I am looking into it.

Dave
Rockford, Minnesota
U.S.A.

Dave
Rockford, Minnesota
U.S.A.

[Click here to read other Rip Off Reports on Citibank](#)

Company Search

If you would like to see more Rip-off Reports™ on Gw Equity, Citibank, citigroup, citi Commerce Solutions, please use the search box below

Gw Equity, Citibank, citigroup, citi Commerce Solutions:

In order to assure the best results in your search:

- Keep the name short & simple, and try different variations of the name.
- Do not include ".com", "S", "Inc.", "Corp", or "LLC" at the end of the Company name.
- Use only the first/main part of a name to get best results.
- Only search one name at a time if Company has many AKA's.

[Click here](#) to go to our **advanced search** page.

Rebuttal Consumer Comment

Submitted: 12/8/2006 10:34:47 AM Modified: 12/8/2006 1:45:46 PM

Due Diligence

Dave,

I'm sorry you had a bad experience with this firm.

On the other hand, my brother went to one of this firms seminars in Vienna, Virginia recently and told me that it was very informative and very professional. He said he was not pressured at all, and he learned some things that made him think about his business and personal financial picture in a

APX 000075

whole new way

He did say that there is a fairly substantial fee that a company pays this firm to help sell their business, but he did not pay the fee and decided to consult with his attorney and estate planner instead as to whether or not he should sell his business right now. He did say one of the partnares at the firm wanted to set up a meeting after the seminar, but he thought it was just a sales pitch so he did not meet with the partner. By the way, my brother owns a 30 employee, 8 million yearly sales janitorial business that is very profitable.

I'm not sure why you are so upset about the firm, other than it seems you weren't diligent enough in getting your questions answered about the seminar you went to. As a small business owner myself, I make darn sure that I ask all the questions I need to about any 'firm' that wants to take some of my time or gives me some fluffy sales pitch that they can do things for my business that I cannot already do.

And if you are 'paying' yourself \$5,000 per day, I would think that you are smart enough to know how to ask the right questions. By what you wrote and how you wrote it, I'm not convinced that you are.

Sounds more like sour grapes to me.

Either way, good luck to you.

Mark - Reston, Virginia
U.S.A.

REBUTTAL BOX

MY COMPANY HAS BEEN REPORTED! HOW DO I RESPOND?

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company? Do you have a consumer suggestion on how to resolve this problem or how to avoid it in the future? ONLY these types of responses will be added to the filed report, and will be posted within 24 hours of receipt. Make your voice heard. Let them know your side, too!

[CLICK HERE to Send us your rebuttal on this specific report only.](#)

or

***If you are also a victim of the same company or person,
YOU NEED TO FILE YOUR OWN RIP-OFF REPORT.

[CLICK HERE to File your OWN Rip-Off Report](#)





2500 Commerce Place
10155 - 102 Street
Edmonton, Alberta, Canada
T5J 4G8

Telephone: (780) 425-2500
Facsimile: (780) 425-1222

www.cleall.ca

Harvey Hall
hhall@cleall.ca
(780) 420-4326

Assistant: Connie Cazac
connie@cleall.ca
(780) 917-8609

Our File: 3-74675

Your File:

December 4, 2006

"WITHOUT PREJUDICE"
Office of the General Counsel
GW Equity
MP Morgan International Plazac
#600, 14241 - Dallas Parkway
Dallas, Texas
USA 75254

VIA REGULAR MAIL & FAX 972-232-1124

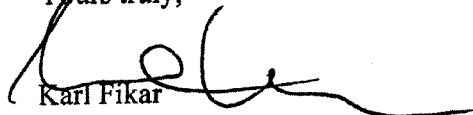
ATTENTION: RAY WOOD

Dear Sir:

Re: #50535 - Arttec Advertising Inc.

After entering into the Agreement with GW Equity, I did some research to gather independent information about GW Equity. When GW Equity presented their product, they naturally presented information and an analysis that was beneficial for their position and I decided that an independent view might provide some balance. I ran across a website entitled www.ripoffreport.com. The information in the report caused me some concern as it raised some issues that I had not considered prior to signing the Agreement. Among other things, the article stated that after GW obtained the initial retainers, very little work if any was done in a timely manner. The website seemed genuine and I began to rethink the prudence of the Agreement based in part on the contents of the website.

Yours truly,


Karl Fikar



May-16-07 02:56P

405-478-2482

P.02

SCAM ALERT

Scam Alert: GW Equity?

In the January-February 2003 issue of *The Business Owner Journal*, we warned about business brokers:

"Beware of persons or companies that represent they can sell your business for a very high value — provided you pay a substantial up-front fee. These companies prey on the hopes, dreams and desperation (at times) of business owners and ask for \$8,000 to \$40,000 in a single up-front payment — before they have produced anything! They often tout having a pipeline of overseas or foreign buyers — ones you conveniently cannot verify."

One of the pioneers in this game was Geneva Companies of Irvine, California. Geneva was simply exceptional in its ability to put on the look and feel of a Wall Street investment bank.

Its business model was to mail "we have a buyer for your business" letters to business owners. When business owners responded, they were invited to a daylong seminar that wowed them with superlatives about Geneva's expertise, experience and track record for getting high-value deals done for run-of-the-mill businesses and business owners. At the end, attendees were told they had just this one chance to jump on the money train. The price of the ticket was \$40K — just a fraction of the money they were promised they soon would earn. Many paid up.

The bad news is that business owners are people, too, and they don't like to look dumb. They tended not to tell the world when they'd been taken. So scams like these tend to have longer lives than they should. But eventually Geneva was the subject of a class action lawsuit. Although it never admitted guilt, it paid \$45 million in settlement and seems to have faded away.

Equico (RSM Equico) was next. Started by the original founder of Geneva Companies, Equico had the same business model. It too seems to have made a ton of money and was very successful. Whether it is still doing its thing, I don't know. Its Web site is still up, but word on the street is that Equico is but a shadow of its former self. Over time, companies like this run out of steam.

GW Equity, headquartered in Dallas, Texas, may be the new kid on the block. Some have said that GW Equity is the reinvention of Great Western Business Brokers, also in Dallas and the subject of a very critical exposé in *Inc. Magazine* (see *For Sale: The American Dream*). Its business model was different from that of Geneva and Equico. Great Western would call business owners and tell them they had a buyer (or buyers) for their businesses. If it could get an appointment, Great Western would send a commission-only sales rep to "sign 'em up." The rep would value the business "on the spot" and, no doubt, value it very high — then explain that for, say, \$8,000, it would hook up the business owner with a buyer. Of course, almost nothing ever happened except the check clearing the bank.

As one of GW Equity's own reps explains, Great Western Business Brokers "basically ran out of people to screw — so it reinvented itself and changed its name to GW Equity."

With Geneva gone and Equico on the ropes, GW has rebranded itself as a "Wall Street-style investment bank" and has done all the

things necessary to display the appearance of credibility. It flashes bios of executives from Fortune 500 companies and with advanced degrees (or better, divinity degrees) from respected schools.

To be sure, GW Equity may not have been "doing its thing" long enough to have gathered victims willing to admit they were fooled. But a recent Internet search found at least one apparent victim. Here's an abbreviated version of his posting:

"I was contacted by GW Equity. They assured me that a research team had qualified my company and that they had some investors that were specifically interested in my company. Incidentally, they had two experts that happened to be in my area. I should drop everything and go to a seminar. I did.

To take advantage of the opportunity, I needed to pay \$29,000. In short, I know now that I was taken. I don't know who to sue, but you bet your backside I am looking into it."

Dave
Rockford, Minn.

Is David in Rockford telling the truth? Is this article factual? You should decide for yourself, but always keep in mind — if it sounds too good to be true, it probably is.

Talented and competent business brokers charge up-front fees. But exercise great caution before paying it all in a single check on Day 1.

Disclosure: The owner, editor and publisher of this publication is David L. Perkins, Jr. He consults on the purchase and sale of businesses. To that end, he could be biased! □

FINANCE

Purchase Contracts: Big Money or Big Mistake?

You've been approached by a vendor to sign an exclusive, long-term purchase contract. Upon execution, they'll cut you a big check. Cash money.

Before you sign, remember what mama always told you, there's no such thing as a free lunch.

Purchase agreements have done a whammy on the quick-lube industry. Just ask industry veteran Michael Baynes. He consults on the purchase, sale and valuation of quick lubes throughout North America. Many people around the industry wish they'd never signed one. The up-front money went quickly and then profit margins suffered for years on end.

Of course, it's possible to get a good deal, but the odds are against it. Before you sign one, have it reviewed by an attorney. Also, compare current prevailing prices, escalation clauses, pass-throughs, inflation adjustments, up-front fees, cancellation fees and penalties. And a pretty accurate crystal ball might help you see where future prices are going. □



Ripoff Report

Don't let them get away with it.™

Report: #232617

Report: Rip-off Report Investigation: McKenzie Scott Joins Rip-off Report Corporate Advocacy Program

Category: Employment Services

Rip-off Report Investigation: McKenzie Scott Joins Rip-off Report Corporate Advocacy Business Remediation & Customer Satisfaction Program, allows consumers to feel confident about doing business with McKenzie Scott - McKenzie Scott to resolve any and all issues, commitment to 100% customer satisfaction - fulfilling commitment to provide excellent customer service - safeguards for their clients - Unconditional money back guarantee Denver, Colorado

Rip-off Report Investigation: McKenzie Scott Joins
Rip-off Report Corporate Advocacy Program

7979 E

Phone: 303-846-2850

Tufts

Fax:

Avenue

Parkway,

Suite

1400

Denver,

Respond to this report!

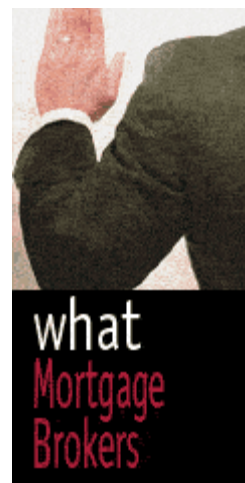
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[File a Rebuttal](#)

Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!

[File a Report](#)



You may be due a REFUND!

Did you refinance your Home in the last 3 years?

If so, you might be entitled to a refund. Fax 602-532-7953 or email classaction@careylaw.com your HUD 1 form immediately to see if you qualify.

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all businesses receive complaints...

Prescription Drug Card Rip-Off?

Colorado,
Colorado,

APX 000079



ED
Tempe, Arizona

Submitted: 1/25/2007 10:52:54 AM
Modified: 1/25/2007 10:53:00 AM

Rip-Off Report



Investigation

McKenzie Scott joins Rip-off Report Corporate Advocacy Business Remediation & Customer Satisfaction Program. *...A long name for a program that does a lot for both consumers and business alike.*

Rip-off Report Corporate Advocacy Business Remediation & Customer Satisfaction Program...A program that benefits the consumer, assures them of complete satisfaction and confidence when doing business with a member business.

As a matter of policy, when Rip-off Report is retained by a company to investigate independently and to publish our findings, we use every bit of information at our disposal to determine the truthfulness of the complaints against the company or individual.

ALL COMPANIES GET COMPLAINTS, BUT HOW THE COMPANY HANDLES THOSE COMPLAINTS, SEPARATES GOOD BUSINESSES FROM BAD BUSINESSES.

By Ed Magedson - Founder, Rip-off Report

Mckenzie Scott approached Rip-Off Report over 7 months ago with the express purpose of resolving consumer concerns posted on Rip-off Report.com. Soon thereafter it became apparent that McKenzie Scott had a sincere commitment to remedy any and all customer concerns. Before ever joining this program, Rip-off Report worked with McKenzie Scott to resolve issues with clients and McKenzie Scott resolved everyone of them.

Immediately after McKenzie Scott had first contacted us Rip-off Report launched an investigation without the knowledge of McKenzie Scott. This is something Rip-off Report does automatically when a company calls us

Are you a member of a prescription drug plan or do you have a prescription drug card through any organization, such as:

- SaveRx
- MatureRx
- Coventry AdvantraRx
- Humana
- Unicare
- HealthNet
- SierraRx
- United Healthcare
- Veterans Advantage

If so, you may have unknowingly been injured financially and therefore be entitled to reimbursement of your losses.

To see if you were injured and whether you are eligible to be a member of a class action to recover your losses please contact classaction@earthlaw.com



asking about our program for businesses. If Rip-off Report believes the business is sincere. After making more than a dozen phone calls to those who complained on Rip-off Report, ..Our initial investigation revealed that McKenzie Scott had already looked at many of the complaints and had already satisfied many who had complained. We later found out that McKenzie Scott made many internal changes to avoid future problems with customer service and procedures by company counselors that work with perspective clients. See more about this below in this article.

Rip-off Report had more than 2 dozen conversations with executives for more than 6 months, Rip-off Report knew McKenzie Scott was a company with integrity when some of their executives made certain statements.. like, they know they are not without fault, that no company is perfect, and they will make mistakes in the future and make them right if they find they were wrong, employees will do things wrong and when they do, they will be fired - - they also stated they will rectify anything that is brought to their attention. - - Most companies will never admit any wrongdoing, and many just dig in their heels, refuse dialogue and then sue Rip-off Report! Not once did McKenzie Scott say that they wanted to sue us or sue anyone that filed a complaint. McKenzie Scott executives are a believer in the First Amendment and stated they appreciate the value of Rip-off Report and have used it on many occasions to avoid being ripped off.

McKenzie Scott has launched a new e-mail customercare@careertransition.com to provide a readily available venue to resolve customer concerns for those customers who have posted complaints on Rip-off Report. That email address is also for any consumer who thinks McKenzie Scott could have done better for them in the past. Company executives really want to know.

Rip-Off Report's investigation shows that McKenzie Scott is fulfilling its commitment to provide excellent customer service. Again, because of this program, you can feel secure when doing business with them. Rip-off Report is always here for you if you think there is an issue you cannot get resolved.

NO, Rip-off Report is not concerned about claims from the past, we could listen to them all day long, .. what we are concerned with is, those from the past are made whole again, changes a company has made to avoid them in the future and those in the future can feel secure in doing business with a company that has made the special commitment McKenzie Scott has.

CHANGES MADE - COMMITMENT TO CUSTOMER SATISFACTION - SAFEGUARDS

If for any reason you are not satisfied with their products or services, you can use their proprietary hotlines to contact them and work to resolve any issues. With so many agents/counselors assisting clients, McKenzie Scott knows like any other big company, things will happen, ...

that is why they have put many safeguards in place to protect their clients from misunderstandings and have set up a special email for client questions
customer@careertransition.com

To further assist clients in initially getting to know them, they have a great deal of information on their website. This includes a helpful Q & A search engine, as well as highly educational video seminars.

Their service agreements are in plain language and spell out precisely what they do and don't do. They are in large type and very understandable for consumers.

Another safeguard for their clients is their expectation review process. When you engage their services, they confirm in writing with you that your expectations regarding their services are consistent with their firm's capabilities.

As you go through their service, their customers service staff asks you if you are comfortable with every aspect of their recommendations, every step of the way. Despite all these safeguards, issues occasionally arise. When they do, they deal with them quickly and fairly and address any concern to your satisfaction. They value each and every client, and welcome any feedback that helps serve their clients better.

Rip-off Report believes all companies should follow policies like those mentioned above. But as we got to know McKenzie Scott, we realized that what makes them so special is how they stand behind their services. Here is a overview of how they guarantee their services.

For any person they accept as a client for their service, they provide the following strong guarantees. *Guarantees that are also required by Rip-off Report Corporate Advocacy Customer Satisfaction provisions to consumers... So you, the consumer can feel secure when doing business with any member of our program.*

Unconditional money back guarantee on their marketing plans

They have found that well thought-out marketing plans can often cut your job hunting time by 50% or more. Here's how their money back guarantee works. When they present this marketing plan, if you are not 100% satisfied with all of their work, they will immediately refund all retainers.

McKenzie Scott Satisfaction Guarantee.

As you go through your search, you have to be satisfied with every stage of their work. In the rare event that someone might ever be dissatisfied, they request that you promptly notify them upon presentation, so they can correct the situation.

Rip-off Report Contacts McKenzie Scott Customers

At the request of McKenzie Scott, and as a requirement of the Corporate Advocacy Program, Rip-Off Report is in the process of contacting individuals who posted complaints on Rip-Off Report so their issues can be resolved.

On or about December 26th, Rip off Report emailed all those who filed a Rip-off Report about McKenzie Scott Partners, urging them to contact them to get their issue resolved. 4 consumers replied directly to McKenzie Scott. Their issues were completely resolved.

Those that Rip-off Report contacted so far; responses to these proposals were almost all positive. A very large percentage of the customers who initially expressed frustration with McKenzie Scott stated that McKenzie Scott had already resolved their complaint - one person told me to go F myself, several could not be reached after leaving 3 different messages. Almost every time we have made calls to consumers on a member business, at least one of those we call end up telling us off with foul language, usually the F word.

Two of McKenzie Scott's customers stated, they wanted to remove their complaint because they ended up using their services, another one expressed how happy they were, the complaint they made was instigated by an employee that was fired, another stated they received a full refund. Several thought their negative report helped and got the attention of the company and thanked us for calling them.

In conclusion: We are pleased to report that at the time of this report, McKenzie Scott has a positive rating. Again, Rip-off Report Corporate Advocacy Business Remediation & Customer Satisfaction Program works for both the consumer and the business. This investigation is on going and this Report can be updated by us at any time.

McKenzie Scott Commitment

McKenzie Scott seems to run a successful and honest operation. The fact that McKenzie Scott approached Rip-off Report to assist in resolving any and all consumer complaints is further evidence of McKenzie Scott's sincere desire to clear up any unresolved matters and safeguard against similar issues in the future.

ALL COMPANIES GET COMPLAINTS, BUT HOW THE COMPANY HANDLES THOSE COMPLAINTS, SEPARATES GOOD BUSINESSES FROM BAD BUSINESSES.

Additionally, right or wrong, good or bad, we will all be blogged, sooner or later..

About Rip-off Report Corporate Advocacy & Customer Satisfaction Program

As a matter of policy, when Rip-off Report is retained by a company to investigate independently and to publish our findings, we use every bit of information at our disposal to determine the truthfulness of the complaints

This program is called Rip-off Report Corporate Advocacy, Customer Satisfaction & Remediation Program. A long name for a program that does a lot for both the consumer and the Reported business alike. This program requires the Member business to agree to satisfy all complaints past, present and in the future when applicable.

The member business must also state improvements to their business that benefit the customer to avoid problems in the future as McKenzie Scott has done, as reflected above. As you can see, this company is already making great stride to this end.

Rip-off Report has and always will be working harder for you, the consumer, so you can feel confident about what to look for when dealing with a business. Remember, just because a company is reported on Rip-off Report does not mean you should not do business with them. Use Rip-off Report information as a tool to your advantage, so you know what to look out for when dealing with that company. No company is perfect, that is why political activists, and consumer advocacy groups like Rip-off Report are needed to instigate public action for the betterment of our society.

NOTE: as part of the Corporate Advocacy Program *Rip-off Report verifies all Reports and Rebuttals, and will expose those posted erroneously. The aforementioned procedure is one of the ways of ferreting out illegitimate complaints.*

Commitment To Satisfy Everyone

It is impossible to satisfy all of the people all of the time. Consumers, however, may feel secure in knowing McKenzie Scott is a member of the Corporate Advocacy Program. Rip- off Report will make certain that McKenzie Scott lives up to its promised commitments.

Although Rip-off Report has not independently verified McKenzie Scott services, as Rip-Off Report is not a customer of McKenzie Scott, it can and does verify McKenzie Scott is commitment to satisfy all of its customers.

Once a Rip-Off Report Is Filed It Will Not Disappear

Unlike other consumer agencies, once a Rip-off Report is filed it will not EVER disappear. Why? Our theory is, it is better to see how a company or individual rectified complaints in the past. So, in the future, if you see no new complaints about a company, and you can see how they took care of those complaints, wouldn't you feel more comfortable dealing with that company or individual? After all, all businesses will get complaints.

Rip-Off Report Does Not Solicit This Program

Rip-off Report does not solicit its Corporate Advocacy Business Remediation & Customer Satisfaction Program. Any participation in this program is completely voluntary and at the request of the program member.

Rip-off Report Corporate Advocacy, Business Remediation & Customer Satisfaction Program. A long name for a program that does a lot for both the consumer and the Reported business alike.

This program requires the Member Business to agree to satisfy all complaints past, present and in the future, even when those complaints that come to us by e-mail, snail mail, telegram or smoke signal.

The Member Business must also state improvements they are willing to make to their business that benefit the customer to avoid the reported problems from happening again in the future.

Rip-Off Report continues to work with McKenzie Scott to ensure complete customer satisfaction.

Anyone contacting this e-mail address will get immediate attention. customercare@careertransition.com

Remember, just because a company or individual is reported on Rip-off Report does not mean you should not do business with them. You should use Rip-off Report as a tool to your advantage, so you know what to look for when dealing with that company or individual.

Read more about Rip-off Report Corporate Advocacy Business Remediation & Customer Satisfaction Program... A program that benefits the consumer, assures them of complete satisfaction and confidence when doing business with a member business..

Be sure to contact Rip-off Report about any business that is on the Corporate Advocacy Program. Your questions, comments and suggestions are always welcome and will be considered even if we don't agree with them. Please realize, Rip-off Report is charting new territory, working to make changes for the consumer and businesses alike. We make mistakes too as we all do.

Sincerely,

ED Magedson- Founder
EDitor@RipoffReport.com

badbusinessbureau.com

www.ripoffreport.com

Don't let them get away with itâ„¢
Make sure they make the Rip-off Report!

We are not lawyers.
We are not a collection agency.

We are Consumer Advocates.
...the victims' advocate

We are a Worldwide Consumer Reporting News Agency

...by consumers, for consumers

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Rip-off Report Investigation: McKenzie Scott Joi

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- Do not include ".com", "S", "Inc.", "Corp", or "LLC" at the end of the Company name.
- Use only the first/main part of a name to get best results.
- Only search one name at a time if Company has many AKA's.

Respond to this report!

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company?

Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!

Repair Your Reputation

Got Reports filed against you? Resolve the issues and rebuild trust through our Corporate Advocacy Program.



Do-it-yourself guide

Ripoff Report
Don't let them get away with it.™

Ripoff Report

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Ripoff Report

Don't let them get away with it.™

Report: #132978

Report: Rip-off Report Investigation: O Premium Waters

Category: Bottled Water Delivery

Rip-off Report Investigation: O Premium Waters contacts Rip-off Report to satisfy all complaints. No more long term contracts offering month to month agreements. OPW a victim of complaints made by ex-employee & competitors. OPW joins Rip-off Report Corporate Advocacy & Customer Satisfaction Program Mesa Arizona

Rip-off Report Investigation: O Premium Waters
1740 W Phone: 480-962-8000
Fax:

Respond to this report!

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company?

[File a Rebuttal](#)

Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!

[File a Report](#)



Broadway
Mesa,
Arizona,
85202
U.S.A.



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Did you refinance your Home in the last 3 years?

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Ripoff Report Verified -safe advertisement-

all
businesses
recieve
complaints...

Prescription
Drug Card
Rip-Off?

APX 000087



ED
Tempe, Arizona

Submitted: 2/26/2005 8:44:21 PM
Modified: 8/18/2005 8:32:57 AM

O



Premium Waters contacts Rip-off Report to satisfy all complaints. They're doing that and moreâ€¦.

Rip-off Report Investigation:

By Ed Magedson - Founder

ROR Investigation reveals that O Premium Waters has been repeatedly victimized by disgruntled ex-employee and competitor harassment. They have launched a new website for interactive customer service issues.

As a result of our investigation, Rip-Off Report currently gives a positive rating to O Premium Waters for their most recent performance in Customer Service and Quality.

The owners of OPW came to Rip-off Report several months ago for the purpose of handling issues posted on Rip-off Report. After an initial short investigation of OPW, it was apparent they truly had a commitment to change and improve their company's sales and service practices. The change from 'long term' contracts to month to month agreements significantly influenced our perception of their willingness to become more customer friendly.

In my opinion, *normally, no business gives the consumer a great rate unless you agree to a long term commitment (i.e. cellular phone companies) so the business, can recoup their discount to you; O Premium Waters is so confident in their superior service & high quality of water, they said, "at O Premium Waters, you don't need to make a long term commitment"â€* Rip-off Report commends OPW for their commitment and good business sense.

Are you a member of a prescription drug plan or do you have a prescription drug card through any organization, such as:

- SaveRx
- MatureRx
- Coventry AdvantraRx
- Humana
- Unicare
- HealthNet
- SierraRx
- United Healthcare
- Veterans Advantage

If so, you may have unknowingly been injured financially and therefore be entitled to reimbursement of your losses.

To see if you were injured and whether you are eligible to be a member of a class action to recover your losses please contact classaction@earthlaw.com



FALSE REPORT BY A LOCAL WATER STORE CHAIN!

Rip-off Report will continue to work with OPW to insure complete customer satisfaction. As for the disgruntled employees 'grinding their ax' on Rip-off Report, we suggest you investigate the appropriate steps if you feel your employee rights have been violated. And for the competitors, you must be really worried if you have to continually make up stories to make them look bad. Just last week Rip-off Report caught a competitor filing a false report by a local water store chain!

NOTE: as part of the "Corporate Advocacy Program" Rip-off Report verifies all Reports and Rebuttals, and will expose only those posted erroneously.

**ALL BUSINESSES
WILL GET
COMPLAINTS, BUT
HOW THOSE
BUSINESSES
HANDLE THOSE
COMPLAINTS
SEPARATES GOOD
BUSINESS FROM
BAD BUSINESS.**

Rip-off Report Corporate Advocacy & Customer Satisfaction Program "As a matter of policy"

As a matter of policy, when Rip-off Report is retained by a company to investigate independently and to publish our findings, we use every bit of information at our disposal to determine the truthfulness of the complaints against the company or individual...

This program is called Rip-off Report Corporate Advocacy, Customer Satisfaction & Remediation Program. A long name for a program that does a lot for both the consumer and the Reported business alike. This program requires the Member business to agree to satisfy all complaints past, present and in the future

The member business must also state improvements to their business that benefit the customer to avoid problems in the future as O premium Waters has accomplished with their new "No commitment, hassle free month to month policy and much more.

Rip-off Report has, and always will be, working harder for you, the consumer, so you can feel confident about what to look for when dealing with a business. Remember, just because a company is reported on Rip-off Report does not mean you should not do business with them. Use Rip-off Report information as a tool to your advantage, so you know what to look out for when dealing with that company. No company is perfect, that is why political activists, and consumer advocacy groups like Rip-off Report are needed to instigate public action for the betterment of our society.

ONCE A RIP-OFF REPORT IS FILED, IT WILL NEVER EVER DISAPPEAR!

Unlike other consumer agencies, once a Rip-off Report is filed, it will never EVER disappear. Why? Our theory is, it is better to see how a company or individual rectified complaints in the past, right? So, in the future, if you see no new complaints about a company, and you can see how they took care of those complaints, wouldn't you feel more comfortable dealing with that company or individual? After all, all businesses will get complaints.

IT'S IMPOSABLE TO SATISFY ALL THE PEOPLE ALL OF THE TIME!

It is imposible to satisfy all the people all of the time. Consumers can even feel more secure knowing they are a member of our Corporate Advocacy Program CAP, and, if a member business does not live up to their stated commitment, then the consumer knows Rip-off Report is here to make sure they do live up to their promised commitments to their customers. This program is now running 2 years as a test and is now ready to expand it further!

Several months ago, O Premium Waters (OPW) contacted Rip-off Report with a strong desire to have all complaints resolved..

OPW stated its intention to "right any wrong" that still may be unresolved. They felt that Rip-off Report was the most straightforward and efficient way to correct any

unresolved issues. So, after a thorough investigation, Rip-off Report can certify, to the best of our knowledge, that OPW is a legitimate operation and in some cases, have been a target of a smear campaign from competitors. OPW openly admitted they needed improvements and new policies with respect to cancellations, refunds, and customer service. Our investigation clearly revealed that those new policies currently are in place.

Rip-off Report did a through investigation into the Reports that were filed, we found evidence of former ex-employees instigating some of these complaints. OPW also has large international competitors whose employees have written complaints several years after their employment. Most recently, one of the owners of the local "water and ice" store, posing as a customer of OPW, was found to be lodging bogus customer complaints. Rip-off Report identified the bogus complaint, when we asked why she filed the complaint; she was at a loss for words and just hung up on us.

Here is what Rip-off Report has learned to date!

RIP-OFF REPORT INVESTIGATION FOUND OPW HAS GONE COMPLETELY AWAY FROM TERM CONTRACTS TO MONTH TO MONTH AGREEMENTS!

Rip-off Report investigation found O Premium Waters changed it contractual obligations with its new customers. In an effort to promote a more positive experience for their customers, Rip-off Report learned OPW officials eliminated one, two, and three year contracts from their offers. These month to month agreements sold over the last 6 months have greatly reduced complaints from new customers vs. customers enrolled on longer term contracts. Rip-off Report sees this change as a reinforcement of OPW's managements' intent to become the best "customer friendly" company in the water industry.

Rip-off Report CONTACTS OPW CUSTOMERS...

At the request of OPW, *also a requirement before a business becomes a member of the Corporate Advocacy Program*, we contacted several of those who had complained, just to see how OPW was doing in resolving some of the bona fide problems. (Again, this is also a requirement of the Corporate Advocacy & Customer Satisfaction Program)...We obtained a list through their offices, unannounced and contacted existing customers and customers who filed complaints.. Here is a representative sampling of the results representative of

Of those who had complained where Rip-off Report had valid contact information, the most representative response was like this customer â€” â€œWe were frustrated and that is why we filed a reportâ€” , everyone basically made the same additional comment that, â€œsince their recent contact with O Premium Waters, they had been satisfiedâ€” , but mostly they all we were pleased to have their complaint addressed by someone who could do something about it. Many have given O Premium Waters a second chance and said they would defiantly get back to Rip-off Report on how things were going. Everyone was surprised Rip-off Report was calling them and was very thankful for O Premium Waters policy changes and efforts to make things right from the past.

There were a couple complainants who were unaware of the mediation effort by O Premium Waters, but assured us that they would make contact in the near future.

In conclusion: We are pleased to report that as of this writing, O Premium Waters appears to be intent of creating a much different environment going forward. Again, Rip-off Report Corporate Advocacy Program works for both the consumer and the business. We always want your feedback.

RIP-OFF INVESTIGATION WITNESSES THIRD PARTY AUTHORIZATION DONE BY OPWâ€”

Third party authorizations are being done by OPW to curb the incidents of misunderstandings, misrepresentations, etc. at the time of sale. Rip-Off investigators heard first-hand customers being questioned concerning their understanding of the terms and conditions of the agreement PRIOR to the customer and the sales person completing the sale. Right in the house of the customer, the salesperson and the customer speak to the Authorization Department at OPW on a recorded phone conversation to insure everyone is on the same page. *As I was investigating, I found this to be â€œoverkillâ€” considering the agreements are month to month, however, OPW officials are determine not to have even one misunderstanding. AS a consumer advocate looking out for the best interest of the consumer, I could not ask for anything more of a business.*

[cooler rentals BIG business no more..](#)

OPW GIVES THEIR CUSTOMERS FREE COOLERS CHANGING THE WAY THE REST OF THEIR INDUSTRY

OPW gives free use of their coolers to all of their customers. Rip-Off Report learned that virtually all of the water industry charges for their coolers, yet OPW has chosen not to. Rip-off Report found that OPW's success in this area is placing pressure on the entire industry where cooler rentals were BIG business.

OPW, A VICTIM OF A SMEAR CAMPAIGN FROM EX-EMPLOYEES...

Like I have said before, every business receives complaints. It's how they handle those complaints that separates good business from bad business. OPW appears to be one of the largest residential providers of water in the Phoenix metro area, servicing tens of thousands of customers. The amount of complaints since OPW's inception 4 years ago are statistically minimal in comparison to the amount of business they do, but, Rip-off Report feels, and so does OPW, that one unsatisfied customer is one too many.

Furthermore, after a thorough investigation, Rip-off Report has learned that there are complaints filed that are BOGUS reports filed by the same individual. Unfortunately, in our society today, consumers will file bogus complaints & frivolous lawsuits against businesses all the time.

RIP-OFF REPORT ENCOURAGES EMPLOYEE WHISTLE BLOWERS... PHONY REPORTS WILL BE EXPOSED..

Although Rip-off Report does encourage ex-employees and existing employees to become whistleblowers on the companies they work for, Rip-off Report does NOT approve of ex-employees using their employer's client lists for personal gain, filing phony Rip-off Reports, instigating problems for them and then going into business for themselves or for a competitor, all of which may have civil and criminal implications. Therefore, when Rip-off Report complainants do not give their proper contact info, or fail to respond to our efforts to contact them, we will have no option but to assume that the reports are bogus and those phony Reports will be updated and exposed accordingly.

OPW COULD HAVE IGNORED ALL OF THIS AND NOT CARED.. THEY CHOSE TO CARE.. THEY REALIZED

THE VALUE OF RIP-OFF REPORT

OPW seems to be a successful operation and has seemingly grown despite some issues like the ones in Rip-off Report. The fact that they (OPW) came to Rip-off Report and asked for our help leads me to believe they are sincere in their desire to clear up any unresolved matters and safeguard against similar issues in the future. One of the owners even stated he used Rip-off Report on several occasions and saved a lot of money and heartache that is when he realized the value of Rip-off Report and a desire like other business to support Rip-off Report. When they realized how the program benefits both the consumer and the business, they jumped at the opportunity.

RIP-OFF REPORT DOES NOT SOLICIT THIS PROGRAM

Rip-off Report does NOT solicit the Corporate Advocacy Program. It is only for those businesses that come to us with a desire to rectify the complaints and change their ways after realizing they can do better as a business for their customers. Hey, thanks to Al Gore starting the Internet (ha ha ha) consumers now have the edge and don't have to wait for their 15 minutes of fame by their local TV Station or some newspaper that could possibly misquote them anyway.

COMMITMENT TO SATISFY EVERYONE...

OPW water goes thru a much more rigorous processing.. Rip-off Report cannot vouch for OPW, as we are not a customer, but we do know they have made a commitment to satisfy all customers past and present. OPW has pledged to work with those who have specifically come to Rip-off Report. We will keep your information confidential, but you need to ensure us that we have current updated contact information, so that we can help you. Our investigation reveals they do have a large customer base of satisfied customers and they do manufacture, bottle, and deliver water to tens of thousands of customers every two weeks. While they have had some problems, they seem committed to satisfying everyone. Not only that, but their water goes thru a much more rigorous processing giving

Ripoff Report

Don't let them get away with it.™

Report: #167925

Report: Rip-off Report Investigation: UNIM

Category: Internet Marketing Companies

Rip-off Report Investigation: UNIM Contacts Rip-off Report To Satisfy All Complaints And Adheres To a no-questions asked; 100% customer service satisfaction policy & terminates relationships with outside vendors that caused these complaints. UNIM commits to Rip-off Report Corporate Advocacy Business Remediation & Customer Satisfaction Program BOCA RATON, Florida BOCA RATON Florida

Rip-off Report Investigation: UNIM contacts Rip-off Report to satisfy all complaints and adheres to 'no-questions asked' 100% customer service satisfaction policy & terminates relationships with outside vendors that caused these complaints. UNIM commits to Rip-off Report Corporate Advocacy

Rip-off Report Investigation: UNIM
6400
PARK OF

Phone: 888-674-6405
Fax:

Respond to this report!

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company?

[File a Rebuttal](#)

Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let



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all
businesses
recieve
complaints...

Prescription
Drug Card
Rip-Off?

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SUITE 1
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RATON,
Florida,
33487
U.S.A.



ED
Tempe, Arizona

Submitted: 12/14/2005 2:52:21 PM
Modified: 12/14/2005 2:52:21 PM

Rip-off Report



investigation has revealed that the complaints attributed to UNIM, LLC are the result of the actions of several third-party, independent vendors that acted unprofessionally and improperly. UNIM has implemented comprehensive reforms to its product offerings and customer service and UNIM, LLC adheres to a no-questions-asked; 100% customer service satisfaction policy. It has also terminated its relationships with these vendors.

Rip-off Report has learned that, as part of its efforts, UNIM has terminated its relationship with two former independent vendors, GLOBAL MARKETING ALLIANCE, INC. (GMA), and AXIN FINANCIAL SERVICES, INC. (AXIN).

UNIM had previously referred its customers to GMA and AXIN for the option of acquiring related products and services, and for the fulfillment of certain customer service responsibilities, but due to excessive customer complaints, UNIM was forced to terminate both such relationships. Rip-off Report's investigation has revealed that the overwhelming majority of complaints posted to this site are directly the result of the actions of Unim's vendors primarily attributable to AXIN and, more recently, GMA. UNIM, has consistently fixed the problems caused by these companies and helped its

them get away with it!

File a Report



Are you a member of a prescription drug plan or do you have a prescription drug card through any organization, such as:

- SaveRx
- MatureRx
- Coventry AdvantraRx
- Humana
- Unicare
- HealthNet
- SierraRx
- United Healthcare
- Veterans Advantage

If so, you may have unknowingly been injured financially and therefore be entitled to reimbursement of your losses.

To see if you were injured and whether you are eligible to be a member of a class action to recover your losses please contact classaction@earthlaw.com



In June 2005, UNIM became a certified developer of eBay and launched its AuctionTeacher; educational program, which includes computer software to build and manage Internet auction websites.

Rip-off Report has concluded, *(of course we cannot give any guarantees)* that, it would be safe to do business with UNIM, LLC, given their full commitment to customer satisfaction and the changes they have implemented thus far. Given UNIM's high volume of customers, over 2,000 people attend their programs every week, in our opinion, its record is strong and will only get better .

RECOMMENDATIONS MADE BY RIP-OFF REPORT INCLUDED A NO QUESTIONS ASKED REFUND POLICY .. *a commitment by member businesses to our Corporate Advocacy Program, see below.*

Rip-off Report also spoke with UNIM's management and was impressed with their commitment to their customers and to continually improving their business practices and they assured Rip-off Report that any customer that contacts them will be satisfied without question. Rip-off Report is confident that in light of the overall product improvements and the termination of AXIN & GMA, UNIM is well-positioned to continue to offer valuable products and services to its customers.

We applaud UNIM for seeking our help and for implementing the changes that we have recommended.

Unim executives have set up a special e-mail address for any consumers or questions for Rip-off Report readers. Anyone contacting this e-mail address will get immediate attention. This special email is being set up, so the Editor of this site will forward your email to those executives. Editor@ripoffreport.com

Rip-off Report NOTE:

Be sure to contact us about any business that is on the Corporate Advocacy Program. Your questions, comments and suggestions are always welcome and will be considered even if we don't agree with them. Please realize Rip-off Report is chartering in new territory, working to make a change for YOU, the consumer and business alike. We will make mistakes too as we all do.

Use the link below to learn more about Rip-off Report Corporate Advocacy Program

[Rip-off Report Corporate Advocacy Business Remediation & Customer Satisfaction Program; ED Magedson, Founder of Rip-off Report explains how this program works to benefit both the consumer and the Reported business on Rip-off Report.com](#)

ED Magedson - Founder, Rip-off Report
Editor@RipoffReport.com

badbusinessbureau.com

www.ripoffreport.com

We are not lawyers.
We are not a collection agency.

We are Consumer Advocates.
...the victims' advocate

We are a Worldwide Consumer Reporting News Agency
...by consumers, for consumers

Rip-off Report

PO Box 310
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If you would like to see more Rip-off Reports on this company/individual, please use the search box below:

Rip-off Report Investigation: UNIM

Search

In order to assure the best results in your search:

- Keep the name short & simple, and try different variations of the name.
- Do not include ".com", "S", "Inc.", "Corp", or "LLC" at the end of the Company name.
- Use only the first/main part of a name to get best results.
- Only search one name at a time if Company has many AKA's.

Respond to this report!

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company?

File a Rebuttal

Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!

File a Report

Repair Your Reputation

Got Reports filed against you? Resolve the issues and rebuild trust through our Corporate Advocacy Program.

Get Started



Do-it-yourself guide

Ripoff Report
Don't let them get away with it.™



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Ripoff Report

Don't let them get away with it.™

Report: #200620

Report: McKenzie Scott

Category: Employment Services

McKenzie Scott Salesman's Promises Not Kept Denver Colorado

*UPDATE: Rip-off Report Investigation - McKenzie Scott to resolve any and all issues, commitment to 100% customer satisfaction -commitment to provide excellent customer service - safeguards for their clients - consumers should feel secure when doing business with McKenzie Scott.

McKenzie Scott
7979
East
Tufts
Ave
Parkway
Denver
Co.
80237
Denver,

Phone: 800-320-1277
Fax: 303-770-8639

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Colorado,
80237
U.S.A.

Submitted: 7/12/2006 8:28:44 AM



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Ripoff Report Verified -safe advertisement-



Prescription Drug Card Rip-Off?

APX 000100



I went
with



McKenzie-Scott after a terrific sales pitch from their man in NYC. I was ripe to be a customer as searching for a job produced no results.

The salesman promised to open up the hidden job market, to give me a resume that will have the code words to catch eyes above everyone else's and to stay with me if I still didn't have much luck at the end of six months, the end of the contract. I was told that most find jobs within the first 90 days. What could I lose.

After plunking down thousands of dollars, I had to pick 500 companies that they would send my new resume to. They did do this, as I received many replies back that there were no openings now, but the company would keep my resume on file for six months. I also got many letters telling me to send my resume to their HR department.

McKenzie-Scott told me that my resume would also be seen by 1000s of recruiters.

My marketing counselor did everything I asked of her, including additional resumes for other fields.

However at the end of six months, I didn't get a single nibble. The hidden job market was too well hidden and my resume with all of the keywords didn't attract anyone. At the 90 day mark, my campaign was not reinvigorated as part of the contract.

When the six months were over, I was locked out of their website and McKenzie-Scott didn't want to know me, though the salesman, in his sales pitch, said they would stay with me if I still didn't have employment.

Its one year now and I have had one single interview and 2 nibbles. When I recently complained to the salesman, he said he would see what he could do. That was the last I heard from them.

Salesmen should not be making claims that he or his company cannot meet.

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[Click here to read other Rip Off Reports on McKenzie Scott](#)

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